Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Joint Case):
_

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Document Harris Alan Eugene Debtor 1 Case Number (if known)

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Business name Business name EIN EIN	Business name Business name EIN EIN
12013 S Perry Ave Number Street	If Debtor 2 lives at a different address: Number Street
Chicago IL 60628 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
Number Street P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408
	Business name Business name EIN EIN 12013 S Perry Ave Number Street Chicago IL 60628 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain.

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Document Harris Alan Eugene Debtor 1 Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankrup ter 7 ter 11 ter 12	•		equired by 11 U.S.C. § 342(b) for land and check the appropriate b	
8.	How you will pay the fee	local yours subm with a I nee Appli I requ By la less t pay tl	court for self, you itting you a pre-pred to parcation for uest that w, a juchan 15 he fee i	or more details about may pay with case our payment on your inted address. If the fee in installing or Individuals to Part of the fee be waived dige may, but is not 10% of the official program installments). If you may pay with the pay in installments of the official program installments.	nut how you may in h, cashier's checur behalf, your at ments. If you cho ay The Filing Feed (You may required to, waivoverty line that alyou choose this o	Please check with the clerk's or pay. Typically, if you are paying k, or money order. If your attortorney may pay with a credit consecution on the consecution of the	g the fee mey is ard or check th the 103A). ing for Chapter 7. y if your income is ou are unable to
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.		IInbke None	When When When	05/31/2013	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	own
11.	Do you rent your residence?	■ No. □ Yes.	resider	our landlord obtained nce?	tement About an E	nt against you and do you want to a	

Debtor	Case 16-265 1 Alan First Name	77 Doc Eugene Middle Name	1 Filed 08/1 Docume Harris		3/18/16 13:31:39 71 Case Number (if known)	Desc Main
Part	3: Report About Any Busin	nesses You Owi	ı as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of I Name of business, if any Number Street	ousiness		
			☐ Health Care Bus ☐ Single Asset Rea ☐ Stockbroker (as	box to describe your businessiness (as defined in 11 U.S.C. all Estate (as defined in 11 U.S.C. § 101(53) er (as defined in 11 U.S.C. § 76	C. § 101(27A)) S.C. § 101(51B)) 3A))	Zip Code
; ;	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No. I No. I Yes.	te deadlines. If you indict heet, statement of opera is do not exist, follow the am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	ate that you are a small busintions, cash-flow statement, a procedure in 11 U.S.C. § 11 pter 11. 11, but I am NOT a small bu	usiness debtor according to the ses debtor according to the def	your most recent or if any of these e definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	■ No.	What is the hazard?			

:. What is the hazard?			
If immediate attention is	needed, why is it needed?		
Where is the property?			
vinore to the property	Number Street		
	City	State	ZIP Code

Debtor 1

Alan Eugene Document

Page 5 of 71

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to re	eceive a briefing abou
credit counseling beca	ause of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Harris Page 6 of 71 Eugene Alan

Case Number (if known)

	riist Name	Middle Name Last Name		
Pa	t 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts primarily for a personal, family, or hous	
		money for a business or inve	r business debts? Business debts are estment or through the operation of the l	-
		Yes. Go to line 17.		
		16c. State the type of debts you o	owe that are not consumer debts or busi	ness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	hapter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exes are paid that funds will be available to	
18.	How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000
	owe?	□ 100-199 □ 200-999	10,001-25,000	☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Pa	rt 7: Sign Below			
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the	ne information provided is true and
			oter 7, I am aware that I may proceed, if nderstand the relief available under each	• • • •
			did not pay or agree to pay someone wd read the notice required by 11 U.S.C.	• •
		I request relief in accordance with	the chapter of title 11, United States Co	de, specified in this petition.
		_	in fines up to \$250,000, or imprisonmer	noney or property by fraud in connection t for up to 20 years, or both.
		/s/ Alan Eugene Harri Signature of Debtor 1	<u>x</u>	/s/ Jewel Lynn Harris Signature of Debtor 2
		Executed on08/17/2016	6	Executed on

Debtor 1

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Debtor 1 Alan Eugene Harris Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date:	08/18/2	2016
Signature of Attorney for Debtor	Bate	MM / E	DD / YYYY	
Lisa LaShawn Haley				_
Printed name				
Geraci Law L.L.C.				_
Firm name				
55 E. Monroe St., #3400				
Normalia and Charact				
Number Street				
Number Street				_
Chicago	IL	6060)3	_
Chicago	IL State		03 P Code	-
	State	ZII	P Code	- - acilaw.com
Chicago City Contact Phone 312-332-1800	State Email ad	ZII	P Code	- acilaw.com
Chicago	State	ZII	P Code	- - acilaw.com

Fill in this information to identify your case:				
Debtor 1	Alan	Eugene	Harris	
	First Name	Middle Name	Last Name	
Debtor 2	Jewel	Lynn	Harris	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Co	urt for the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS (State)	
Case Number (If known)			_	
(

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 90,250
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 47,549
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 137,799
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$93,903
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,263 \$42,237
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u>ΨΨΖ,ΖΟΓ</u>
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,435.79

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Case 16-26577 Desc Main Page 9 of 71 Document Alan Eugene Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,784.14 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) **\$_1**,263.06 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.)

\$ 0.00

\$ 1,263.06

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

ebtor 1 Alan First Name ebtor 2 Jewel First Name pouse, if filing) First Name	Eugene Middle Name Lynn	Harris Last Name		
ebtor 2 Jewel oouse, if filing) First Name		Last Name		
pouse, if filing) First Name	Lynn	East Name		
-		Harris		
nited States Bankruntov Court for	Middle Name	Last Name		
inca otates bankruptcy court for	the : <u>NORTHERN</u> District o	f_ <u>ILLINOIS</u>		
		(State)		Check if this is an
ase Number f known)				amended filing
icial Form 1061/	<u> </u>			
<u>icial Form 106A/E</u>	<u>2</u>			
hedule A/B: Pro	perty			12/1
		er Real Esate You Own or Have an Interest li		
Yes. Describe		What is the property? Check all that apply.		
	ı	Single-family home		d claims or exemptions. Put cured claims on <i>Schedule D</i> :
12013 S. Perry Ave Street address, if available, or oth	or description	Duplex or multi-unit building		Claims Secured by Property
Street address, if available, or our	er description	Condominium or cooperative	Current value of the	e Current value of the
		Manufactured or mobile home	entire property?	portion you own?
Chicago	IL 60628	Land	s 35,000	0.00 s 17,500.0
City	State ZIP Code	Investment property	\$	17,300.0
J.,	2.000	Timeshare		
County		Other		e of your ownership e simple, tenancy by
		Who has an interest in the property? Che	the entireties, or a l	

Check if this is a community property

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D*:

Creditors Who Have Claims Secured by Property

90,250.00

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estat), if known.

Check if this is a community property

(see instructions)

Current value of the

45,125.00

portion you own?

(see instructions)

Current value of the

entire property?

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number: _

Single-family home

Investment property

Timeshare

Debtor 1 only
Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

Other _

60628

ZIP Code

IL

State

Land

Duplex or multi-unit building

Condominium or cooperative

Manufactured or mobile home

12538 S. Elizabeth

Chicago

City

County

Street address, if available, or other description

At least one of the debtors and another

What is the property? Check all that apply.

Other information you wish to add about this item, such as local

25-28-214-004-0000

Official Form 106A/B Record # 713329 Schedule A/B: Property Page 1 of 7

Other information you wish to add about this item, such as local

Who has an interest in the property? Check one.

Debtor 1

Case 16-26577 Doc 1 Desc Main Alan 2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages you have attached for Part 1. Write that number here __________--> \$62,625.00 Describe Your Vehicles Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Describe..... Kia Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Sportage Debtor 1 only Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2006 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 95,000 Approximate Mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) Make: Bmw Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only 530 Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2007 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 78,000 Approximate Mileage: At least one of the debtors and another 6,437.00 6,437.00 Other information: Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 9,283.00 Part 3: **Describe Your Personal and Household Items** Current value of the portion you own? Do not deduct secured claims or exemptions Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... \$1.000 Furniture, linens, small appliances, table & chairs, bedroom set

Do you own or have any legal or equitable interest in any of the following items? 06. Household goods and furnishings 1,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... TV, computer, printer, music collection, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... 0.00

Debtor 1

Alan

Case 16-26577 Eugene Doc 1 Filed 08/18/16

Desc Main

First Name Middle Name

Harris
- Döcument

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09. Equipmen	•				
		nic, exercise, and other hobby equipm nusical instruments	nent; bicycles, pool tables, golf clubs, skis; canoes		
Yes.	Describe				\$0.00
10. Firearms Examples: No.	Pistols, rifles, shot	guns, ammunition, and related equipn	ment		
Yes.	Describe				\$0.00
11. Clothes Examples: No.	Everyday clothes,	furs, leather coats, designer wear, sho	ioes, accessories		
Yes.	Describe	Everyday clothes, shoes, accessori	ies	\$100	\$ <u> </u>
12. Jewelry Examples: gold, silver No.		costume jewelry, engagement rings, v	wedding rings, heirloom jewelry, watches, gems,		
Yes.	Describe	Everyday jewelry, costume jewelry,	engagement ring, wedding rings	\$500	\$ 500.00
13. Non-farm a Examples: No.	animals Dogs, cats, birds,	horses			
Yes.	Describe				\$0.00
14. Any other No.	personal and h	ousehold items you did not alre	eady list, including any health aids you did not list		
Yes.	Describe				\$0.00
15 Add the de	llar value of all				
		-	uding any entries for pages you have attached		\$2,100.00
for Part 3.		per here			\$2,100.00
for Part 3.	Write that numl	per here	>		\$2,100.00 Current value of the portion you own? Do not deduct secured claims or exemptions
for Part 3. Part 4: Do you own or 16. Cash	Write that numl Describe Your Fir	oer here nancial Assets or equitable interest in any of t	>		Current value of the portion you own? Do not deduct secured claims
for Part 3. Part 4: Do you own of 16. Cash Examples:	Write that numl Describe Your Fir	oer here nancial Assets or equitable interest in any of t	the following?		Current value of the portion you own? Do not deduct secured claims
for Part 3. Part 4: Do you own of the second of the seco	Write that numl Describe Your Fir r have any legal Money you have in Describe	or equitable interest in any of to	the following? deposit box, and on hand when you file your petition		Current value of the portion you own? Do not deduct secured claims or exemptions
for Part 3. Part 4: Do you own of the second of the seco	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	or equitable interest in any of to	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses,		Current value of the portion you own? Do not deduct secured claims or exemptions
for Part 3. Part 4: Do you own of the Examples: No. Yes. 17. Deposits of Examples: and other s	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings	or equitable interest in any of to a your wallet, in your home, in a safe of the control of the	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses,		Current value of the portion you own? Do not deduct secured claims or exemptions
for Part 3. Part 4: Do you own of the Examples: No. Yes. 17. Deposits of Examples: and other s No.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	or equitable interest in any of to any our wallet, in your home, in a safe of the your wallet, in your home, in your	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name:		Current value of the portion you own? Do not deduct secured claims or exemptions \$
for Part 3. Part 4: Do you own of the Examples: No. Yes. 17. Deposits of Examples: and other s No.	Write that numl Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions.	or equitable interest in any of to a your wallet, in your home, in a safe of the your wallet, in your home, in a safe of the you have multiple accounts; certificate for you have multiple accounts with the Account Type: Checking Account	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: US Employees Credit Union		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 166.00 \$ 200.00 \$ 800.00
for Part 3. Part 4: Do you own of the second of the seco	Write that numl Describe Your Fine r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe	or equitable interest in any of to a your wallet, in your home, in a safe of the your wallet, in your home, in a safe of you have multiple accounts with the Account Type: Checking Account Savings Account	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: US Employees Credit Union US Employees Credit Union Seaway Bank		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 166.00 \$ 200.00
for Part 3. Part 4: Do you own of the second of the seco	Write that numl Describe Your Fine r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe	or equitable interest in any of to a your wallet, in your home, in a safe of the your wallet, in your home, in a safe of the you have multiple accounts with the Account Type: Checking Account Savings Account Checking Account	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: US Employees Credit Union US Employees Credit Union Seaway Bank		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 166.00 \$ 200.00 \$ 800.00
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for Part 3. Part 4: Do you own of the second of the seco	Write that numl Describe Your Fin r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe Describe Atual funds, or p Bond funds, inves Describe	or equitable interest in any of the property o	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: US Employees Credit Union US Employees Credit Union Seaway Bank money market accounts		Current value of the portion you own? Do not deduct secured claims or exemptions \$

Debtor 1

Case 16-26577 Eugene Alan

Doc 1

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— Document Page 13 of Plumber (if known)

Last Name

Desc Main

First Name Middle Name

20.	Negotiable i	nstruments include	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. e those you cannot transfer to someone by signing or delivering them.		
	Yes.	Describe	Issuer name:	\$	0.00
21.		or pension acc	ounts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	·	
	Yes.	Describe	Type of account and Institution name: Pension plan Debtor Former Employer	\$Unkr	nown 0.00
22.	Your share		payments sits you have made so that you may continue service or use from a company indlords, prepaid rent, public utilities (electric, gas, water), telecommunications	\$	<u> </u>
	Yes.	Describe	Institution name or individual:	\$	0.00
23.	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)		
24	Yes.		Issuer name and description:	\$	0.00
24 .		§ 530(b)(1), 529A(RA, in an account in a qualified ABLE program, or under a qualified state tuition program. b), and 529(b)(1).		
	Yes.		Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	No.		interests in property (other than anything listed in line 1), and rights or powers		
00	Yes.	Describe		\$	0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Моі	ney or prope	erty owed to you	u?	Current value of the portion you own? Do not deduct secured clai or exemptions	ims
28.	Tax refunds	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples: F	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples: l		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	Yes.	Describe		\$	0.00

Case 16-26577 Eugene

Doc 1

Desc Main

eptor 1	Alali	

First Name Middle Name

	Examples: F	insurance polic Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	1
	Yes.	Describe	Term Life insurance with Transamerica \$0	\$0. <u>0</u> 0
32.	-	· · · ·	at is due you from someone who has died	
	-	e beneficiary of a l cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	No.			
	Yes.	Describe		
				\$0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	No.	accidents, employi	iterit disputes, insurance ciainis, or rights to sue	
	Yes.	Describe		1
				\$0.00
34.	Other conti	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	No.			
	Yes.	Describe		\$ 0.00
35.	Anv financi	ial assets vou d	id not already list	\$0.00
	No.			
	Yes.	Describe		1
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached er here	\$1,166.00
	101 Fail 4. W	viite tiiat iiuliibe	a nere	
	art 5: De	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do vou owr	n or have anv le	gal or equitable interest in any business-related property?	
37.	Do you owr	n or have any le	gal or equitable interest in any business-related property?	
37.		n or have any le	gal or equitable interest in any business-related property?	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	Current value of the
37.	No.	n or have any le	gal or equitable interest in any business-related property?	Current value of the portion you own?
37.	No.	n or have any le	gal or equitable interest in any business-related property?	portion you own? Do not deduct secured claims
	No. Yes.	·		portion you own?
	No. Yes.	·	gal or equitable interest in any business-related property? mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes. Accounts ro	eceivable or co		portion you own? Do not deduct secured claims
	No. Yes. Accounts ro	·		portion you own? Do not deduct secured claims
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Case 16-26577 Doc 1 Filed 08/18/16 Entered 08/18/16 13:31:39 Desc Main Document Page 15 of Thumber (if known)

44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here -->

Case 16-26577 Doc 1 Alan Debtor 1

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Document Page 16 of Page Desc Main First Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 62,625.00
56. Part 2: Total vehicles, line 5	\$ 9,283.00	
57. Part 3: Total personal and household items, line 15	\$ 2,100.00	
58. Part 4: Total financial assets, line 36	\$ 1,166.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 12,549.00	\$ 12,549.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$75,174.00

Record # 713329 Page 7 of 7 Official Form 106A/B Schedule A/B: Property

Fill in this in	formation to iden	tify your case:	
Debtor 1	Alan	Eugene	Harris
	First Name	Middle Name	Last Name
Debtor 2	Jewel	Lynn	Harris
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)					
_	3	0 - (-)(-)					
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in	the information below.				
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	12013 S. Perry Ave Chicago IL 60628 - Primary Residence	\$_35,000	\$ _ 30,000	735 ILCS 5/12-901 - \$30,000.00			
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit				
Brief description:	2006 Kia Sportage with over 95,000 miles.	\$_2,846		735 ILCS 5/12-1001(c) - \$2,400.00 735 ILCS 5/12-1001(b) - \$446.00			
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit				
Brief description:	2007 Bmw 530 with over 78,000 miles.	\$_6,437		735 ILCS 5/12-1001(c) - \$2,400.00 735 ILCS 5/12-1001(b) - \$4,037.00			
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Official Form 106C	C Record # 713329	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3			

Debtor 1 Alan

Eugene Middle Name Document Last Name

Page 18 of 71 Case Number (if known)

Additional Page

First Name

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>500</u>		735 ILCS 5/12-1001(b) - \$500.00
ine from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>		735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Everyday jewelry, costume jewelry, engagement ring, wedding rings	\$ <u>500</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$500.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, US Employees Credit Union, 166.00	\$ <u>166</u>		735 ILCS 5/12-1001(b) - \$166.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, US Employees Credit Union, 200.00	\$ <u>200</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$200.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Seaway Bank, 800.00	\$_800	 \$	735 ILCS 5/12-1001(b) - \$800.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pension plan, Debtor Former Employer, 0.00	\$Unknown	<u></u> \$	735 ILCS 5/12-1006 - \$0.00
ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term Life Insurance with Transamerica	\$ <u>0</u>		735 ILCS 5/12-1001(f) - \$0.00
ine from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term Life insurance with Transamerica	\$ <u>0</u>	<u></u> \$	735 ILCS 5/12-1001(f) - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
	: Record # 713329			Page 2 of 3

Debtor 1 Alan Eugene Document Page 19 of 71 Case Number (if known)

Last Name

Middle Name

	Part 2+ Additional Page				
	Brief description of the property and Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
3.	Are you claiming a homestead exen	nption of more tha	n \$155,675?		
	(Subject to adjustment on 4/01/16 an	d every 3 years after	er that for cases filed on	or after the date of adjustment .)	
	No. Yes. Did you acquire the property No Yes.	v covered by the ex	emption within 1,215 da	ys before you filed this case?	
C	Official Form 106C Record	# 713329	Schedule C: Th	e Property You Claim as Exempt	Page 3 of 3

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Fill in this in	nformation to ident	tify your case:		0 of 71			
Debtor 1	Alan	Eugene	Harris				
Debtor 1	First Name	Middle Name	Last Name				
Debtor 2	Jewel	Lynn	Harris				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the: <u>NORTHERN</u> D	istrict of ILLINOIS				
			(State)			Check if this	s is an
Case Number (If known)	r					amended fil	
Official E	orm 106D						9
				_			40/45
			Claims Secured by F				12/15
e as complete Iformation. If r	e and accurate as p more space is nee	possible. If two marrie ded, copy the Additio	d people are filing together, both nal Page, fill it out, number the e	i are equally responsible f ntries, and attach it to this	or supplying correct form. On the top of a	ny	
		e and case number (if					
1. Do any cre	ditors have claims	s secured by your pro	perty?				
☐ No. Ch	neck this box and s	ubmit this form to the o	ourt with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
Yes. Fil	II in all of the inform	nation below.					
Part 1:	List All Secured Cla	aims			O-1 A	0	0-10
2. List all se	cured claims. If a	creditor has more than	one secured claim, list the credito	r separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
			icular claim, list the other creditors		Do not deduct the	that supports this	portion
As much a	as possible, list the	claims in alphabetical	order according to the creditors na	ame.	value of collateral	claim	If any
2.1 Ocwen	LOAN Servicing L		Describe the property that secure	es the claim:	\$ 23,754.00	\$ <u>0.00</u>	\$_0.00
Creditor's			12013 S. Perry Ave Chicago IL	60628 - Primary			
12650 I	ngenuity Dr		Residence	,			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Orlando)	FL 32826	Contingent				
City		State Zip Code	Unliquidated				
14/h a aa	s the debt? Check or		Disputed				
Debtor		ie.	Nature of Lien. Check all that apply An agreement you made (such a	•			
Debtor	,		car loan)	o mongage or occured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors ar	nd another	Judgment lien from a lawsuit				
Chock	if this claim relates	* to 2	Other (including a right to offset)				
	unity debt	5 10 a					
Date Debt	was incurred	2005-2013	Last 4 digits of account number	<u>6394</u>			
Ocwen	LOAN Servicing L		Describe the property that secure	es the claim:	\$ _70,148.90	\$ 35,000.00	\$ _35,148.90
Creditor's			12013 S. Perry Ave Chicago IL	60628 - Primary			
Number	ngenuity Dr Street		Residence				
Number	oueet		As of the data you file the claim	in. Check all that apply			
			As of the date you file, the claim Contingent	із: Спеск ан шасарріу.			
Orlando)	FL 32826	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check or	ne.	Nature of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
∐At least	t one of the debtors ar	nd another	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates	s to a	Curer (including a right to difset)				
	unity debt	2005-2013	Last 4 digits of account number	6410			
	was incurred		-		\$ 93,902.90		
Auu trie 0	ionai value di you	i enuico in column A	on this page. Write that number	nere.	ψ_00,00£.00		

Fill	in this ir	Caso 16 nformation to identi		2.1 Filod 09/19/16	Entered 08, 1 of 7	/18/16 13:31: 1	39 [Desc Main		
Do	btor 1	Alan	Eugene	Harris						
De	DIOI I	First Name	Middle Name	Last Name						
De	btor 2	Jewel	Lynn	Harris						
	ouse, if filing)	First Name	Middle Name	Last Name						
Un	ited States	Bankruptcy Court for t	the : <u>NORTHERN</u> I	District of <u>ILLINOIS</u>						
				(State)				☐Check i	f this is an	
	se Numbe ^{known)}	r						amende		
		orm 106E/F	_	e Unsecured Claims					12/1	Ę
List th A/B: P credito neede top of	e other p Property (ors with p d, copy t any addi	party to any executo Official Form 106A/ partially secured cla he Part you need, fi tional pages, write	ory contracts or une: /B) and on Schedule aims that are listed i ill it out, number the	or creditors with PRIORITY claims a xpired leases that could result in a or G: Executory Contracts and Unexp in Schedule D: Creditors Who Have entries in the boxes on the left. Attraction and mumber (if known).	claim. Also list exe pired Leases (Offic Claims Secured b	ecutory contracts on cial Form 106G). Do r <i>y Property</i> . If more s	Schedule not include pace is	•		
1. D o	o anv cre	ditors have priority	unsecured claims a	against vou?						-
	•	o to Part 2.		.						
	Yes.	J to Fait 2.								
ea no ur	ach claim onpriority nsecured	listed, identify what amounts. As much claims, fill out the C	type of claim it is. If as possible, list the continuation Page of	litor has more than one priority unsect a claim has both priority and nonprior claims in alphabetical order according Part 1. If more than one creditor holds astructions for this form in the instruct	ity amounts, list that to the creditor's na s a particular claim	at claim here and sho nme. If you have more	w both price than two	ority and priority		
						Total	claim	Priority amount	Nonpriority amount	
2.1	IRS Pri	ority Debt		Last 4 digits of account number		\$ 209.	60	\$ 209.60	\$ 0.00	
2.1	Creditor's					·		·	*	
	PO Box			When was the debt incurred?	2011	•				
	Number	Street								
				As of the date you file, the claim is	: Check all that apply					
	Philade	elphia	PA 19101	Contingent						
	City	·	State Zip Code	Unliquidated						
\ 	_	s the debt? Check one	e.	Disputed						
ł	Debtor	•								
	Debtor	•		Type of PRIORITY unsecured claim	1:					
ļ	=	1 and Debtor 2 only	4	Domestic support obligations	oute the government					
	=	t one of the debtors and		Taxes and certain other debts you	owe the government					
l	_	if this claim relates unity debt	to a	Claims for death or personal injury	while you were					
		m subject to offest?		intoxicated	wille you were					
j	No	,		_						
i	Yes			Other. Specify						

Page 22 of 71 Case Number (if known) **Document** Alan Eugene Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page

listing any entries on this page, I	number them b	peginning with 2.3, followed by 2.4, a	nd so forth.	Total claim	Priority amount	Nonprio amount
IRS Priority Debt		Last 4 digits of account number _		\$ 286.45	\$ 286.45	\$ <u>0.00</u>
Creditor's Name			0040			
PO Box 7346		When was the debt incurred?	2012			
Number Street						
		As of the date you file, the claim is	: Check all that apply.			
		Contingent				
Philadelphia PA	19101	Unliquidated				
City Sta Who owes the debt? Check one.	te Zip Code	Disputed				
Debtor 1 only		— .				
		- (
Debtor 2 only		Type of PRIORITY unsecured clair	n:			
Debtor 1 and Debtor 2 only		Domestic support obligations				
At least one of the debtors and and	other	Taxes and certain other debts you	owe the government			
Check if this claim relates to a		—				
community debt		Claims for death or personal injury	while you were			
Is the claim subject to offest?		intoxicated				
=		Other. Specify				
Yes IRS Priority Debt		Look A divite of coccupt wombon		\$ 767.01	\$ 767.01	\$ 0.00
Creditor's Name		Last 4 digits of account number _		<u> </u>	<u> </u>	Ψ_0.00
PO Box 7346		When was the debt incurred?	2012			
Number Street						
Names Careet						
		As of the date you file, the claim is	: Check all that apply.			
Philadelphia PA	19101	Contingent				
	te Zip Code	Unliquidated				
Who owes the debt? Check one.	te zip code	Disputed				
Debtor 1 only						
Debtor 2 only		Type of PRIORITY unsecured clair	m·			
Debtor 1 and Debtor 2 only		Domestic support obligations				
At least one of the debtors and and	othor	Taxes and certain other debts you	owe the government			
	otilei	Taxes and certain other debts you	owe the government			
Check if this claim relates to a community debt		Claims for death or personal injury	while you were			
s the claim subject to offest?		intoxicated	wille you were			
No		_				
Yes		Other. Specify				
List All of Your NONPRIO	DITY II	d Oleime				
11 2	okii i onsecure	d Claims				
o any creditors have nonpriority	unsecured cla	aims against vou?				
_		-				
No. You have nothing to repore	t in this part. S	ubmit this form to the court with your of	other schedules.			
Yes.						
	ired claims in t	the alphabetical order of the creditor	who holds each claim If	a creditor has more than o	ne	
		rately for each claim. For each claim li				
•	-	a particular claim, list the other creditor	•		-	
aims fill out the Continuation Pag		a paradalar diami, not the other diction	s.c art o you nave in	o.o a.a.r anoo nonpriority t		
cat are continuation i ag	_ J w. (<u>L</u> .					Total claim

Debtor 1 Alan Eugene	Document Page 23 of 71 Case Number (if known)	
First Name Middle Name	Last Name	
4.1 American Express	Last 4 digits of account number	\$ <u>931.09</u>
Creditor's Name		
PO Box 297871	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Lauderdale FL 33329	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.2 AT&T	Last 4 digits of account number	<u>\$ 578.02</u>
Creditor's Name		
PO Box 8212	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Aurora IL 60572-8212	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.3 Bloomingdale's	Last 4 digits of account number	\$ 190.80
Creditor's Name		
Box 8061	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Mason OH 45040		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Outer. Opening	

Official Form 106E/F

Case 16-26577 Doc 1 Filed 08/18/16 Entered 08/18/16 13:31:39 Desc Main Page 24 of 71 Case Number (if known) Document Alan Eugene Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** CAP1/Carsn \$ 0.00 Last 4 digits of account number _ Creditor's Name 1996-2012 26525 N Riverwoods Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60045 Mettawa Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes CAP1/Mnrds NULL **\$** 182.00 Last 4 digits of account number 4.5 Creditor's Name 2015-2016 26525 N Riverwoods Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply.

Contingent 60045 Mettawa IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Chase CARD **NULL** \$ 0.00 4.6 Last 4 digits of account number Creditor's Name 2001-2013 Po Box 15298 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

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Case Number (if known) **Document** Alan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.7 COMENITY BANK/Anntylr	_ Last 4 digits of account number _	NULL	\$ _113.00
Creditor's Name		0040 0040	
Po Box 182273	When was the debt incurred?	2016-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Columbus OH 43218	Unliquidated		
City State Zip Cod Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	_		
No	Other. Specify Credit Card or	Credit Use	
Yes COMENITY BANK/Carsons	Last 4 digits of account number	NULL	\$ 291.00
Creditor's Name	_ Last 4 digits of account number _		φ <u>2000</u>
3100 Easton Square PI	When was the debt incurred?	2016-2016	
Number Street	_		
	As of the date you file, the claim is	:: Check all that apply	
	Contingent	. Onoon an anat apply.	
Columbus OH 43219			
City State Zip Cod Who owes the debt? Check one.	de Disputed		
_			
Debtor 1 only	T (NONDRIODITY	alatas.	
Debtor 2 only	Type of NONPRIORITY unsecured Student loans	ciaim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
	that you did not report as priority of		
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?		•	
No	Other. Specify Credit Card or	Credit Use	
Yes		NU U	
4.9 COMENITY BANK/Carsons	_ Last 4 digits of account number _	<u>NUL</u> L	\$ <u>2,333.00</u>
Creditor's Name 3100 Easton Square PI	When was the debt incurred?	2015-2016	
Number Street	_		
	A - of the state over file the state to	Object of the first of the state of the stat	
	_ As of the date you file, the claim is	: Check all that apply.	
Columbus OH 43219	☐ Contingent☐ Unliquidated		
City State Zip Cod	te 📛		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a community debt	that you did not report as priority of Debts to pension or profit-sharing		
Is the claim subject to offest?	Depres to bension or bront-sharing b	פווחוק, מווע טעופ אווווומו עפטנא, מווע טעופ, מוויס, מוויס, מוויס	
No	Other. Specify Credit Card or	Credit Use	
Yes	Calci. Opcony		

Debtor 1	Alan First Name	Case 16-26577 Eugene Middle Name	DOC 1	Last Name	Entered 08/18/16 13:31:39 Page 26 of 71 Case Number (if known)	Desc Main
After listi	ing any er	ntries on this page, number t	hem beginnir		, All II I	

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.10	COMENITY BANK/Ctpr&Bks	Last 4 digits of account number	NULL	\$ <u>93.00</u>
	Creditor's Name 4590 E Broad St	When was the debt incurred?	2015-2016	
	Number Street	Wileli was the dept incurred:		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43213	Contingent		
	City State Zip Code	Unliquidated		
l v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	the claim subject to offest?			
	No T	Other. Specify Credit Card or C	Credit Use	
\vdash	Yes COMENITY BANK/Dressbrn		NULL	\$ 614.00
4.11	Creditor's Name	Last 4 digits of account number	NOLL	\$ 014.00
	Po Box 182789	When was the debt incurred?	2015-2016	
	Number Street			
	- Caron			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43218	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	the claim subject to offest?	<u></u>		
	No ¬	Other. Specify Credit Card or C	Credit Use	
1 10	_Yes COMENITY BANK/Eddiebau	Look 4 digits of account number	NULL	\$ 255.00
4.12	Creditor's Name	Last 4 digits of account number		Ψ
	995 W 122Nd Ave	When was the debt incurred?	2015-2016	
	Number Street			
		As of the data you file the claim is:	Charle all that apply	
		As of the date you file, the claim is:	спеск ан тлат арріу.	
	Westminster CO 80234	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
I .	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	the claim subject to offest?		N 1944	
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			

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Case Number (if known) **Document** Alan Eugene Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.13	COMENITY BANK/Sprtauth	Last 4 digits of account number NULL	\$ <u>835.00</u>
	Creditor's Name	2045 2040	
	Po Box 182789	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218		
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 [Debtor 1 and Debtor 2 only	Student loans	
Ì	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.14	Comenitybank/Meijer	Last 4 digits of account number NULL	\$ 610.00
	Creditor's Name		
	Po Box 182789	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	☐ Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 [Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Į.	s the claim subject to offest?		
	No	Other, Specify Credit Card or Credit Use	
	Yes		
4.15	Comenitybank/Talbots	Last 4 digits of account number NULL	\$ 525.00
	Creditor's Name		
	Po Box 182789	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218		
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į į	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
1 [

Debtor 1	Alan	Case 16-26577	Doc 1	Filed 08/18/16 Document	Entered 08/18/16 13:31:39 Page 28 of 71 Case Number (if known)	Desc Main			
	First Name	Middle Name		Last Name	, , , , , , , , , , , , , , , , , , , ,				
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.									

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.16 Comenitycb/GOLD VIOLIN	Last 4 digits of account number _	NULL	\$ _194.00
Creditor's Name	When we the debt in some 10	2015-2016	
3100 Easton Square PI	When was the debt incurred?	2010 2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Calumahura Old 42240	Contingent		
Columbus OH 43219	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes			
4.17 Comenitycb/NORM THOMPS	Last 4 digits of account number _	NULL	<u>\$ 252.00</u>
Creditor's Name		2015-2016	
3100 Easton Square PI	When was the debt incurred?	2010-2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Columbus OH 43219	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans	olam.	
At least one of the debtors and another	Obligations arising out of a separa	ition agreement or divorce	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?		, ,	
No	Other. Specify Credit Card or	Credit Use	
Yes			
4.18 Comenitycb/Wintersilks	Last 4 digits of account number _	NULL	\$ <u>214.00</u>
Creditor's Name		2015 2016	
3100 Easton Square PI	When was the debt incurred?	2015-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Columbus OH 43219	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ition agreement or divorce	
Check if this claim relates to a	that you did not report as priority c	laims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes			

Debtor 1	Alan	Case 16-26577	Doc 1	Filed 08/18/16 Document	Entered 08/18/16 13:3 Page 29 of 71 Case Number (if known)		n			
	First Name	Middle Name		Last Name						
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page									
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.										
					A11.11.1					

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.19	Credit First N A	Last 4 digits of account number	NULL	\$ 1,122.00
	Creditor's Name		4007.0040	
	6275 Eastland Rd	When was the debt incurred?	1997-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	D 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Contingent		
	Brookpark OH 44142	Unliquidated		
w	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
lī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority clai	ims	
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes Credit ONE BANK NA		NULL	\$ 632.00
4.20	Creditor's Name	Last 4 digits of account number	NOLL	\$ 032.00
	Po Box 98875	When was the debt incurred?	2015-2016	
	Number Street			
		A - of the data way file the alaim in	Ohaali all that anali.	
	-	As of the date you file, the claim is: Contingent	Спеск ан тлат арргу.	
	Las Vegas NV 89193	=		
	City State Zip Code	Unliquidated Disputed		
<u>"</u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separatio	-	
L	Check if this claim relates to a	that you did not report as priority clai		
ls	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
	No	Other. Specify Credit Card or C	Credit Use	
Ī	Yes	Other. Specify		
4.21	Credit ONE BANK NA	Last 4 digits of account number	NULL	\$ 992.00
	Creditor's Name		2015 2016	
	Po Box 98875	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Las Varia	Contingent		
	Las Vegas NV 89193	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority clai	ims	
"	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Is	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			

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After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.22 Dell Financial Services	Last 4 digits of account number	\$ 1,603.32		
Creditor's Name				
12334 N IH 35	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
Austin TX 78753	Contingent			
Austin TX 78753 City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	_			
Yes	Other. Specify			
4.23 Fingerhut	Last 4 digits of account number	\$ 632.52		
Creditor's Name		•		
PO Box 1250	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
St. Cloud MN 56395	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?				
No	Other. Specify Credit Card or Credit Use			
Yes				
4.24 GE Capital Retail Bank	Last 4 digits of account number	\$ <u>4,250.80</u>		
Creditor's Name 170 Election Road, Suite 125	When was the debt incurred?			
	Wileli was the debt incurred:			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
Draper UT 84020	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
No	Other. Specify Credit Card or Credit Use			
Yes	Other. Specify Ordan Sand of Steam Ode			

Page 31 of 71 **Document** Alan Eugene Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.25	Homeq Servicing	Last 4 digits of account number 5715	\$ <u>0.00</u>			
112	Creditor's Name					
	Po Box 13716	When was the debt incurred? 2006-2010				
	Number Street					
		As of the date you file the claim is: Check all that apply				
		As of the date you file, the claim is: Check all that apply.				
	Sacramento CA 95853	Contingent				
	City State Zip Code	Unliquidated				
v	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
l î	Debtor 1 and Debtor 2 only	Student loans				
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts				
	No	Other Chasify				
	Yes	Other. Specify				
4.26	Homeq Servicing	Last 4 digits of account number 5830	\$_0.00			
7.20	Creditor's Name					
	Po Box 13716	When was the debt incurred? 2006-2010				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Sacramento CA 95853	Contingent				
		Unliquidated				
l v	City State Zip Code Who owes the debt? Check one.	Disputed				
1 1	Debtor 1 only	-				
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
1 7	=	Student loans				
	Debtor 1 and Debtor 2 only	一				
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
[Check if this claim relates to a	that you did not report as priority claims				
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts				
"	s the claim subject to offest?	_				
	No T	Other. Specify				
-	Yes IRS Non-Priority		* 12 422 01			
4.27		Last 4 digits of account number	\$ <u>12,423.91</u>			
	Creditor's Name PO Box 7346	When was the debt incurred? 2009				
		when was the dept incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Philadelphia PA 19101	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
ľ	=					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
<u> </u>	Debtor 1 and Debtor 2 only Student loans					
[At least one of the debtors and another	of the debtors and another Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a that you did not report as priority claims					
	community debt Debts to pension or profit-sharing plans, and other similar debts					
!	s the claim subject to offest?					
	No	Other. Specify Taxes - Federal, State/Local				
	Yes					

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isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
Lane Bryant/WFNNB	Last 4 digits of account number	\$ <u>300.00</u>
Creditor's Name		
PO Box 659728	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
San Antonio TX 78265	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Magylo/DCND		. 1 222 40
Macy's/DSNB	Last 4 digits of account number	<u>\$ 1,222.48</u>
Creditor's Name	When was the debt incurred?	
PO Box 9001094	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
1	Contingent	
Louisbille KY 40290	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
= '	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other, Specify Credit Card or Credit Use	
Yes	Other. Specify Credit Card or Credit Use	
Midland Funding, LLC	Last 4 digits of account number	\$ 0.00
Creditor's Name		•
8875 Aero Drive, # 200	When was the debt incurred?	
Number Street		
	As of the defence of the the elebertes Charlette to a	
	As of the date you file, the claim is: Check all that apply.	
San Diego CA 92123	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only	ctadent reans	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another Check if this claim relates to a	Obligations arising out of a separation agreement or divorce	

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After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.31 Midwest Collection Service, Inc	Last 4 digits of account number	\$ 999.75
Creditor's Name		
2026 N. University St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Peoria IL 61604	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	=	
Yes	Other. Specify	
4.32 Oak Harbor Capital VII, LLC	Last 4 digits of account number	\$ 639.48
Creditor's Name	Last 4 digits of about Hambor	·
2001 Western Ave	When was the debt incurred?	
Number Street		
Ste 400	As of the date you file, the claim is: Check all that apply.	
Seattle WA 98121	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes Portion Portion		. 050 70
4.33 Premier Bank	Last 4 digits of account number	\$ <u>950.78</u>
Creditor's Name PO Box 5147	When was the debt incurred?	
	Then was the dest meaned:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	- The second of the second sec	
No	Other. Specify Credit Card or Credit Use	
Yes		

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After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.34	RJM Acquisitions LLC	Last 4 digits of account number	\$ <u>96.35</u>		
	Creditor's Name 575 Underhill Blvd Ste 224	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Syosset NY 11791	Unliquidated			
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
		that you did not report as priority claims			
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	Dobbe to periodic or profit or laring plants, and other orininal dobbe			
	No	Other. Specify Collecting for Creditor			
	Yes	<u> </u>			
4.35	Syncb/Amazon	Last 4 digits of account number NULL	<u>\$_609.00</u>		
	Creditor's Name	2016 2016			
	Po Box 965015	When was the debt incurred? 2016-2016			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Orlando FL 32896	Unliquidated			
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
		that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	Debte to pension of profices failing plane, and other similar debte			
	No	Other. Specify Credit Card or Credit Use			
	Yes	Cutor. Spoonly			
4.36	Syncb/HOME SHOPPING	Last 4 digits of account number NULL	\$ <u>0.00</u>		
	Creditor's Name	0000 0000			
	Po Box 965005	When was the debt incurred? 2008-2009			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Orlando FL 32896	Unliquidated			
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	= '	Tune of MONIDDIORITY unaccoursed claims			
		Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a community debt	that you did not report as priority claims			
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No	Other Specify Credit Card or Credit Use			
	No Other. Specify Credit Card or Credit Use				

		Case 16-26577	Doc 1	Filed 08/18/16	Entered 08/18/16 13:31:39	Desc Main
Debtor 1	Alan	Eugene		Dacument	Page 35 of 71	
	First Name	Middle Name		Last Name		
Your NONPRIORITY Unsecured Claims - Continuation Page						

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.37	Syncb/PC RICHARD	Last 4 digits of account number	NULL	<u>\$ 324.00</u>			
	Creditor's Name		2016-2016				
	Po Box 965036	When was the debt incurred?	2010 2010				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
		Contingent					
	Orlando FL 32896	Unliquidated					
	City State Zip Code						
_ v	Vho owes the debt? Check one.	Disputed					
[Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
[Debtor 1 and Debtor 2 only	Student loans					
Ī	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority cla	aims				
"	community debt	Debts to pension or profit-sharing p					
l la	s the claim subject to offest?	beste to periodic or profit offaring p	nano, and other ominar dobto				
	No	Other. Specify Credit Card or	Credit Use				
	Yes	Other. Specify Great Safe of the	<u></u>				
4.38	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	\$ 119.00			
7.50	Creditor's Name			•			
	Po Box 673	When was the debt incurred?	2016-2016				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
	Minneapolis MN 55440	Contingent					
City State Zip Code Who owes the debt? Check one. Disputed							
li	Debtor 1 only						
1 7	= '	T (NONDRIODITY	alada.				
	Debtor 2 only	Type of NONPRIORITY unsecured o	ciaim:				
	Debtor 1 and Debtor 2 only	1 and Debtor 2 only Student loans					
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
[Check if this claim relates to a	that you did not report as priority claims					
l .	community debt	Debts to pension or profit-sharing p	plans, and other similar debts				
!	s the claim subject to offest?						
	No	Other. Specify Credit Card or	Credit Use				
\perp	Yes						
4.39	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	\$ <u>982.00</u>			
	Creditor's Name		1996-2013				
	Po Box 673	When was the debt incurred?	1000 2010				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
		Contingent					
	Minneapolis MN 55440	Unliquidated					
	City State Zip Code						
V	Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
[Debtor 2 only	Type of NONPRIORITY unsecured of	claim:				
	Debtor 1 and Debtor 2 only						
[At least one of the debtors and another						
	Check if this claim relates to a that you did not report as priority claims						
	community debt Debts to pension or profit-sharing plans, and other similar debts						
Į.	s the claim subject to offest?		,				
	No	Other. Specify Credit Card or	Credit Use				
[Yes	Office: Opcomy					

Case 16-26577 Doc 1 Filed 08/18/16 Entered 08/18/16 13:31:39 Page 36 of 71 Document Alan Eugene Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Tek-Collect INC \$ 64.00 Last 4 digits of account number _ Creditor's Name 2010-2010 871 Park St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 43215 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt US Employees CR UN \$ 6,063.00 4.41 Last 4 digits of account number 2015-2016 230 S Dearborn St Ste 29 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60604 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Personal Loan List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Line 28 _ of (Check one): Part 1: Creditors with Priority Unsecured Claims 50 W. Washington St., Rm. 1001 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Chicago IL 60602 Last 4 digits of account number City State Zip Code Blatt Hasenmiller Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor?

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

46410

State Zip Code

Line ___28 __ of (Check one):

Last 4 digits of account number _

Merrillville

City

8605 Broadway

Number

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Alan Debtor 1

Досument

42,237.30

Eugene

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	o. outload it	,pog parpodes of	,. 20 0.0.0. 3
			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	1,263.06
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	1,263.06
			Total claim	
otal claims rom Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	42,237.30

6j. Total. Add lines 6f through 6i.

		Caso 16	26577 Doc 1 E	Silod 09/19/16	Entered 08/18/16 13:31:39	Desc Main
Fill	in this inf	ormation to iden			8 of 71	
De	btor 1	Alan	Eugene	Harris		
		First Name	Middle Name	Last Name		
	btor 2	Jewel First Name	Lynn Middle Name	Harris Last Name		
(Зр	ouse, if filing)	riist Name	Middle Name	Last Name		
Un	ited States I	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)		
	se Number known)			-		Check if this is an
-		1000				amended filing
		orm 106G				
Be as nform additio	complete nation. If m onal pages o you have	and accurate as plore space is nee s, write your name e any executory o	ded, copy the additional page, e and case number (if known). contracts or unexpired leases?	are filing together, bot fill it out, number the e	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a output	12/15 ny
Ī	7				Schedule A/B: Property (Official Form 106A/B)	
	→ Yes. FIII	in all of the inform	nation below even if the contract	s or leases are listed in	Scneaule A/B: Property (Official Form 106A/B)	
ex	-	nt, vehicle lease,			e. Then state what each contract or lease is for (f ruction booklet for more examples of executory co	
F	Person or	company with wh	nom you have the contract or le	ease	State what the contract or lease	e is for
2.1						
2.1	Name				-	
					_	
	Number	Street				
	City		State Zip 0	Code	_	
2.2						
2.2	Name				-	
					_	
	Number	Street				
	City		State Zip (Code	_	
2.3						
	Name				_	
	Number	Street			-	
	City		State Zip 0	Code	-	
24						
2.4	Name				-	
					_	
	Number	Street				
	City		State Zip 0	Code		
2.5						
	Name					
	Number	Street			_	

State Zip Code

City

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Alan	Eugene	Harris
	First Name	Middle Name	Last Name
Debtor 2	Jewel	Lynn	Harris
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	duitio	narr ages, write your name an	d case number (if known). Answer	every question.	
1. [Oo you	have any codebtors? (If you a	re filing a joint case, do not list eithe	r spouse as a codebto	or.)
	No.	3			
			d in a community property state or Nevada, New Mexico, Puerto Rico, T	= :	ty property states and territories include nd Wisconsin.)
	No.	Go to line 3.			
	Yes	s. Did your spouse, former spou	use, or legal equivalent live with you	at the time?	
		Yes. Inwhich community state	e or territory did you live?	Fill in th	ne name and current address of that person.
		Name of your spouse, former spouse or	legal equivalent		
		Number Street			
		City	State	Zip Code	
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-
3.1					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 713329 Schedule H: Your Codebtors Page 1 of 1

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Fill in this ir	nformation to ident	ify your case:		5.72
Debtor 1	Alan First Name	Eugene Middle Name	Harris Last Name	
Debtor 2	Jewel	Lynn	Harris	
(Spouse, if filing)	First Name	Middle Name	Last Name	
	s Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following
fficial F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed		X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Retired		Cashier
	Occupation may Include student or homemaker, if it applies.	Employers name			Apex Brands Chicago LLC
		Employers address			17774 Preston Rd. Dallas, TX 75252
		How long employed there?			5 months
Da	rt 2: Give Details About Monthl				3 months
		ne date you file this form. If you have more than one employer, combine	ne the information for a		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salar deductions). If not paid monthly, o		\$0.00	\$1,209.63	
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line		\$0.00	\$1,209.63	

 Official Form 106I
 Record # 713329
 Schedule I: Your Income
 Page 1 of 2

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Document Alan Eugene Case Number (if known) Debtor 1 First Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
С	Copy line 4 here	4.	\$0.00	\$1,209.63	
	t all payroll deductions:				
	a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$124.34	
5	b. Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
5	c. Voluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
5	d. Required repayments of retirement fund loans	5d. _	\$0.00	\$0.00	
	e. Insurance	5e. _	\$0.00	\$0.00	
5	f. Domestic support obligations	5f. _	\$0.00	\$0.00	
5	g. Union dues	5g. _	\$0.00	\$0.00	
	h. Other deductions. Specify:	5h. _	\$0.00	\$0.00	
6. Add	the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _	\$0.00	\$124.34	
	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$1,085.28	
	all other income regularly received:				
8	a. Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8	b. Interest and dividends	8b.	\$0.00	\$0.00	
8	c. Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
_	d. Unemployment compensation	8d. 	\$0.00	\$0.00	
8	e. Social Security	8e. _	\$444.00	\$1,314.00	
8	f. Other government assistance that you regularly receive	8f. 	\$0.00	\$18.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
٥	Specify:	0	D4 574 54	#0.00	
	g. Pension or retirement income	8g. 	\$1,574.51	\$0.00	
	th. Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9. A	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$2,018.51	\$1,332.00	
10. C	Calculate monthly income. Add line 7 + line 9.	10.	\$2,018.51 +	\$2,417.28	\$4,435.79
Α	add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	+=,	+=,=	V 1, 100110
Ir o D	State all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, you other friends or relatives. So not include any amounts already included in lines 2-10 or amounts that are not specify:	ır depender			1. \$0.00
12. A	add the amount in the last column of line 10 to the amount in line 11. The resul	It is the con	nbined monthly income.		
V	Vrite that amount on the Summary of Schedules and Statistical Summary of Cert	tain Liabilitie	•	applies 1	2. \$4,435.79
_	to you expect an increase or decrease within the year after you file this form?				
[X No.				
L	Yes. Explain:				

Fill in this i	nformation to identify y	our case:				
Debtor 1	Alan	Eugene	Harris	Check if this is	3:	
	First Name	Middle Name	Last Name	An amen	ded filing	
Debtor 2	Jewel	Lynn	Harris	A supple	ment showing pos	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income a	s of the following	date:
United State	s Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS	 MM / DD	/ >>>>	
Case Numbe (If known)	er		_	WINT DD	7 1 1 1 1	
Official F	Form 106 I				· ·	2 because Debtor 2
	orm 106J			— maintains	s a separate house	ehold.
Schedu	le J: Your Ex	penses				12/14
				are equally responsible for supp ages, write your name and case n		
Part 1:	Describe Your Household	l				
1. Is this a jo						
	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	st file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not I	ist Debtor 1 and	Van Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2			dent			X No
Do not s	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						Yes
						X No
						Yes
,	r expenses include	X No				
	es of people other than f and your dependents?	Yes				
Part 2:	Estimata Varra Oussins M	lanthly Evenence				
	Estimate Your Ongoing M		ass you are using this for	m as a supplement in a Chapter 1	3 case to report	
expenses as	of a date after the bankr	· · · ·		, check the box at the top of the f		
the applicable		ach government accieta	nco if you know the value			
		=	nce if you know the value Income (Official Form 106			Your expenses
4 The see					_	
	t for the ground or lot.	expenses for your reside	ence. Include first mortgag	ge payments and	4.	\$390.00
_	cluded in line 4:				₹.	Ψ000.00
	eal estate taxes				4a.	\$0.00
	roperty, homeowner's, or	renter's insurance			4b.	\$0.00
					4c.	\$50.00
	ome maintenance, repair omeowner's association				4c. 4d.	\$0.00
4u. H	omeowners association	or condominant dues			4 u.	Ψ0.00

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Case Number (if known) _

Document Alan Eugene

Debtor 1

btor	Alaii Lugelle		Case Number (if known)		
	First Name Middle Name	Last Name			
				Your expens	es
j.	Additional Mortgage payments for your residence,	such as home equity loans	5.		\$0.0
i.	Utilities:		0-		\$215.0
	6a. Electricity, heat, natural gas		6a.		\$92.0
	6b. Water, sewer, garbage collection		6b.		
	6c. Telephone, cell phone, internet, satellite, and ca		6c.	•	\$520.0
	6d. Other. Specify:		6d.	\$	0.0
	Food and housekeeping supplies		7.		\$380.0
	Childcare and children's education costs		8.		\$0.0
	Clothing, laundry, and dry cleaning		9.		\$100.
).	Personal care products and services		10.		\$102.0
1.	Medical and dental expenses		11.		\$100.0
2.	Transportation. Include gas, maintenance, bus or tra Do not include car payments.	iin fare.	12.		\$366.
3.	Entertainment, clubs, recreation, newspapers, mag	azines, and books	13.		\$50.
4.	Charitable contributions and religious donations		14.		\$150.
5.	Insurance. Do not include insurance deducted from your pay or i	ncluded in lines 4 or 20.			
	15a. Life insurance		15a.		\$75.
	15b. Health insurance		15b.		\$0.
	15c. Vehicle insurance		15c.		\$340.
	15d. Other insurance. Specify:		15d.		\$0.
ô.	Taxes. Do not include taxes deducted from your pay	or included in lines 4 or 20.			
	Specify:		16.		\$0.
7.	Installment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$0.
	17b. Car payments for Vehicle 2		17b.		\$0.
	17c. Other. Specify:		17c.		\$0.
	17d. Other. Specify:		17d.		\$0.
3.	Your payments of alimony, maintenance, and supp	ort that you did not report as dedu	cted		
	from your pay on line 5, Schedule I, Your Income (C	Official Form 106l).	18.		\$0.
9.	Other payments you make to support others who d	o not live with you.			
	Specify:		19.		\$0.
).	Other real property expenses not included in lines	4 or 5 of this form or on Schedule	: Your Income.		
	20a. Mortgages on other property		20a.		\$ 200.
	20b. Real estate taxes		20b.	\$	0.
	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.
	20e. Homeowner's association or condominium dues		20e.	\$	0.0

Official Form 106J Record # 713329 Schedule J: Your Expenses Page 2 of 3 Case 16-26577 Doc 1 Filed 08/18/16 Entered 08/18/16 13:31:39 Desc Main Document Page 44 of 71

Debtor	1 Alan	Eugen	ie	пань	Case Number (if known)		
	First Na	ame Middle Nar	me	Last Name			
21.	Other. S	Specify: Pet Care (\$50.00),				21.	\$50.00
22	Your mo	onthly expense: Add lines 4 th	rough 21.			22.	\$3,180.00
	The resu	It is your monthly expenses.				<u> </u>	·
23.	Calculat	e your monthly net income.					
	23a.	Copy line 12 (your comibine	ed monthly income	from Schedule I.		23a.	\$4,435.79
	23b.	Copy your monthly expense	es from line 22 abo	ve.		23b. –	\$3,180.00
	23c.	Subtract your monthly expe	nses from your mo	nthly income.		23c.	\$1,255.79
		The result is your monthly n	net income.			_	·
24.	-	expect an increase or decreas nple, do you expect to finish pa	•	•			
		e payment to increase or decre	, , ,	•	• • •		
	X No	. , , , , , , , , , , , , , , , , , , ,			. , , , , , , , , , , , , , , , , , , ,		
	Yes	Explain Here:					
		·					

 Official Form 106J
 Record #
 713329
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Alan	Eugene	Harris
	First Name	Middle Name	Last Name
Debtor 2	Jewel	Lynn	Harris
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number		or the : <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NO	OT an attorney to he	elp you fill out bankruptcy forms?
No		
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under the first section of the	- 4 4 4	
correct.	ad the summary an	nd schedules filed with this declaration and that they are true and
Ac to Alex Energy Heads	44	No. Company
/s/ Alan Eugene Harris Signature of Debtor 1	*	/s/ Jewel Lynn Harris Signature of Debtor 2
Date 08/17/2016		Date 08/17/2016
MM / DD / YYYY		MM / DD / YYYY

Fill in this information to identify your case:							
Debtor 1	Alan	Eugene	Harris				
	First Name	Middle Name	Last Name				
Debtor 2	Jewel	Lynn	Harris				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Case Number (If known)	Bankruptcy Court for the :	NORTHERN District of	ILLINOIS (State)				

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	(ii knowii). Aliswer every question.				
Part	1: Give Details About Your Marital Status and Where Yo	ou Lived Before			
01. W	hat is your current marital status?				
	Married				
	Not married				
_	_				
02 D ı	ring the last 3 years, have you lived anywhere other that	n where you live now	?		
_	No.	and Saabada ada aa	Post		
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.		
	Debtor 1	Dates Debtor 1	Debtor 2:		Dates Debtor 2
		lived there			lived there
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,				
	d Wisconsin.)	.,, .		3 ,	
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)			
-	Tes. Make sure you fill out Schedule H. Tour Codebiors (Official Form 100H).			
Pari	Explain the Sources of Your Income				

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Case Number (if known)

Harris

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 7,644 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 15,537 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 11,383 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business

Debtor 1

Alan

Eugene

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Case Number (if known) _

Harris

First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Pension \$ 18,856 LINK \$ 108 From January 1 of current year until the date you filed for bankruptcy: Social Security \$ 3,552 Social Security \$ 10,512 From January 1 of current year until the date you filed for bankruptcy: Pension \$ 28,284 For last calendar year: (January 1 to December 31, 2015) Social Security \$ 6,587 Social Security \$ 15,768 For last calendar year: (January 1 to December 31, 2015) Pension \$ 27,816 For last calendar year: (January 1 to December 31, 2014) Social Security \$6,477 Social Security \$ 9,044 For last calendar year: (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Alan

Eugene

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Alan Eugene Harris Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. \prod Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Was this payment for... Amount you still owe payments Ocwen LOAN Servicing L 12650 \$ 23,052 Monthly \$ 390 Mortgage Car Ingenuity Dr Orlando FL 32826 Credit card Loan repayment Suppliers or vendors Other Ocwen LOAN Servicing L 12650 Monthly \$ 395 \$ 70,148 Mortgage Car Ingenuity Dr Orlando FL 32826 ☐ Credit card ☐ Loan repayment Suppliers or vendors Other _ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

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Debtor 1	Alan	Eugene	Harris	_	Case Number (if known	9)
	First Name	Middle Name	Last Name			
aı	n insider?	filed for bankruptcy, did	you make any payments or ed by an insider.	transfer any property	on account of a debt tha	it benefited
	No.					
	Yes. List all payment	ts to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Part	4. Identify Legal ac	ctions, Repossessions, ar	nd Foreclosures			
09 W	/ithin 1 year before you st all such matters, incl	luding personal injury cas	re you a party in any lawsuit ses, small claims actions, di			port or custody
_	odifications, and contra	act disputes.				
L	_ No. ■					
	Yes. Fill in the details	S.				
			Nature of the case		r agency	Status of the case
	Midland Funding LI	c VS Alan Harris	Collection	Cook Co	ounty Circuit Court	Pending
	CASE NUMBER#1	1M1160892				On appeal
						Concluded
						
		filed for bankruptcy, was fill in the details below.	s any of your property repos	sessed, foreclosed, g	garnished, attached, seize	ed, or levied?
	No. Go to line 11					
Ī	Yes. Fill in the inform	nation below.				
12 W cc	No. Go to line 11 Yes. Fill in the informithin 1 year before yourt-appointed receive No. Yes. List Certain Gift	ment because you owe nation below. u filed for bankruptcy, w ur, a custodian, or anoth	d a debt? ras any of your property in	the possession of a	n assignee for the benef	
	No.					
Ē	Yes. Fill in the details	s for each gift.				
14 W	ithin 2 years before ye	ou filed for bankruptcy,	did you give any gifts or c	ontributions with a to	otal value of more than \$	\$600 to any charity?
	No.					
	Yes. Fill in the details	s for each gift.				
Part	6 List Certain Los	ses				
	/ithin 1 year before yo ambling?	u filed for bankruptcy o	r since you filed for bankru	ptcy, did you lose a	nything because of theft	, fire, other disaster, or
	No.					
	Yes. Fill in the details	s for each gift.				
Part	List Certain Pay	ments or Transfers				
al	bout seeking bankrupt	tcy or preparing a bankı				ty to anyone you consulted

Record # 713329

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Alan Eugene Harris Case Number (if known) _ Debtor 1 First Name Middle Name Last Name ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. 2016 Payment/Value: \$2.595.00: \$500.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred

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Alan Eugene Harris Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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Debtor 1	Alan	Eugene	Harris	Case Number (if known)
JCDIOI 1	First Name	Middle Name	Last Name	Sase Number (II NIOMI)
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the det	ails below for each busine	ess.
	ithin 2 years before y stitutions, creditors,		you give a financial state	ement to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detai			
		Date is:	sued	
Part 1	2 Sign Below			
×	/s/ Alan Eugene	Harris	Y /s/.lu	ewel Lynn Harris
~	Signature of Debtor			ture of Debtor 2
	Date _08/17/2016		Date	08/17/2016
	MM / DD /	YYYY		MM / DD / YYYY
	No Yes	Il pages to <i>Your Statement o</i>		dividuals Filing for Bankruptcy (Official Form 107)? out bankruptcy forms?
_	No	,		
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Ala	n Eugene Harris and Jewel Lynn Harris / Debtors		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF COM	PENSATION OF ATTOR	RNEY FOR DEE	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) npensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contemp.	e petition in bankruptcy, or	agreed to be paid	d to me, for service	ces
	For legal services, I have agreed to accept	\$4,000.00			
	Prior to the filing of this statement I have received	\$500.00			
	Balance Due	\$3,500.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify				
4. of 1	I have not agreed to share the above-disclosed compensions law firm.	nsation with any other person	on unless they ar	e members and a	ssociates
	I have agreed to share the above-disclosed compensat	ion with a other person or p	persons who are i	not members or a	ssociates
5.	In return for the above-disclosed fee, I have agreed to rend case, including:	er legal service for all aspec	cts of the bankrup	ptcy	
oan	Analysis of the debtor's financial situation, and rende kruptcy;	ring advice to the debtor in	determining who	ether to file a peti	ition in
	b. Preparation and filing of any petition, schedules, state	ments of affairs and plan w	hich may be requ	uired;	
	c. Representation of the debtor at the meeting of creditor	rs and confirmation hearing	, and any adjourn	ned hearings ther	eof;
6.	By agreement with the debtor(s), the above-disclosed fee d	oes not include the following	ng service:		
	CIE	DTIFICATION			I
	I certify that the foregoing is a complete st payment to	RTIFICATION atement of any agreement of	or arrangement fo	or	
	me for representation of the debtor(s) in this ba				
		/ Lisa LaShawn Haley			
	Date S	ignature of Attorney			

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Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and significant period, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Case 16-26577 Doc 1 Filed 08/18/16 Entered 08/18/16 13:31:39 Desc Mair (d) Any portion of the retainer that is the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$					
toward the flat fee, leaving a balance due of \$ _	3500.00; and \$_	310.00	_for expenses		
leaving a balance due for the filing fee of \$	0.00				



Case 16-26577 Doc 1 Filed 08/18/16 Entered 08/18/16 13:31:39 Desc Main 4. In extraordinary circumstances, such as extended extended extended for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 08/17 / 2016

Signed:

Debtor(s)

Co-Rebtor(s)

Attorney for the Debtor(s

Do not sign this agreement if the amounts are blank.

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National Headquarters: 55 E. Monroe Real #8400 Chicago, algree63. Of 874-925-1313 help@geracilaw.com



Date: 8/17/2016

Consultation Attorney: LLH

Record #: 713-329

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$1255 per month follows months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Jewel Harris (Joint Debtor)

Representing Geraci Law L.L.C.

Harris (Debtor)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alan Eugene Harris and Jewel Lynn Harris / Debtors

In re

Bankruptcy Docket #:

Judge:

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- 1		$\cup \cap I$		OI.	CKLDI	IUN	171	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 63 of 71 In re Alan Eugene Harris and Jewel Lynn Harris / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re. Alan Eugene Harris and Jewel Lynn Harris / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/17/2016	/s/ Alan Eugene Harris		
	Alan Eugene Harris		
Dated: 08/17/2016	/s/ Jewel Lynn Harris		
	Jewel Lynn Harris		
Dated: 08/18/2016	/s/ Lisa LaShawn Haley		
	Attorney: Lisa LaShawn Haley		

Record # 713329 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Debtor 1	Alan	Eugene	Harris	<u> </u>	Case Number (if kno	wn)	
Bobioi .	First Name	Middle Name	Last Name	: •			
Part 6	Answer These Question	s for Reporting Purpos	ies				
		7				13-441100 8-404(8)	
	hat kind of debts do				nsumer debts are define amily, or household purp		
y.	ou have?	Пис	t- U 40h			•	
		=	to line 16b. o to line 17.	14 14			
		16b. Are your o	lebts primarily bus	siness debts? Busi	iness debts are debts the eration of the business o	at you incurred to obtain or investment.	
		=	to line 16c. o to line 17.				
		16c. State the ty	pe of debts you owe t	that are not consume	r debts or business debt	s	
							
1	re you filing under hapter 7?	No. lami	not filing under Chapte	er 7. Go to line 18.			
	·	∏Ves lamf	iling under Chapter 7	Do you estimate the	at after any exempt prop	erty is excluded and	
ş.	o you estimate that after	admir	iistrative expenses ar	e paid that funds will	be available to distribute	e to unsecured creditors?	
£ 2. *	ny exempt property is xcluded and	Пи	ο.				
1	dministrative expenses	_					
	re paid that funds will be	∐Y	es.	14			
£	vailable for distribution	* *			100 100		•
• -	unsecured creditors?						
	-			1,000-5,000		2 5,001-50,000	***************************************
\$	low many creditors do	1-49					
•	ou estimate that you	□ 50-99	<u>.</u>	5,001-10,000	10 17 18 18 18 18 18 18 18 18 18 18 18 18 18	☐ 50,001-100,000 ☐ More than 100,000	
0	we?	100-199	r j	10,001-25,00	u	I Wore than 100,000	
 		200-999					zaminana
19. H	low much do you	\$0-\$50,000	,	51,000,001-\$	10 million	□\$500,000,001-\$1 billion	i
3	stimate your assets to	\$50,001-\$1	00,000	\$10,000,001-	\$50 million	□\$1,000,000,001-\$10 billion	
3	e worth?	\$100,001-\$	500,000	\$50,000,001	\$100 million	☐\$10,000,000,001-\$50 billion	
		\$500,001-\$	1 million	5 100,000,001	-\$500 million	☐More than \$50 billion	
		\$0-\$50,000		\$1,000,001-\$	10 million	□\$500,000,001-\$1 billion	***************************************
	low much do you			☐ \$10,000,001-		□\$1,000,000,001-\$10 billion	
1	stimate your liabilities	\$50,001-\$1		\$50,000,001	•	\$10,000,000,001-\$50 billion	
į t	o be?	\$100,001-\$		\$100,000,001		☐ More than \$50 billion	
		\$500,001-\$	1 million		ı-φэυυ mılıum	Minore train 400 billion	
Part 7	Sign Below			and the second second			
		I have examined	this petition, and I de	clare under penalty o	of perjury that the informa	ation provided is true and	
For yo	ou	correct.		na na salah sa 15.55 sa sa			
		If I have chosen of title 11, United under Chapter 7	to file under Chapter I States Code. I under	7, I am aware that I n rstand the relief avail	nay proceed, if eligible, u able under each chapter	inder Chapter 7, 11,12, or 13 , and I choose to proceed	
***		If no attorney rep	presents me and I did have obtained and re	not pay or agree to p ad the notice require	pay someone who is not d by 11 U.S.C. § 342(b).	an attomey to help me fill out	
		I request relief in	accordance with the	chapter of title 11, U	nited States Code, speci	fied in this petition.	
		Lunderstand ma	king a false statemen	t concealing property	v. or obtaining money or	property by fraud in connection	
		with a bankrupto	y case can result in fil 2, 1341, 1519, and 35	nes up to \$250,000,	or imprisonment for up to	20 years, or both.	
4		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
		1	1 / /		()	1 11 .	
		4/1/h	i I Ha	m	k \	al Litaus	
1		Signature	of Debtor 1		Signatur	e of Debtor 2	
*		- Oignature		the design of the			
***************************************		*	かんノフ	/2016		- OF / 17/2016	
-		Executed (m VIII	×××	Executed	MM / DD / YYYY	
3			INIINI / DD / I	1 1 1			**********

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Fill in this in	formation to ide	ntify your case:		· · · · · ·		
Debtor 1	Alan	Eugene	Harris			
	First Name	Middle Name	Last Name Harris		1.74	
Debtor 2 (Spouse, if filing)	Jewel First Name	Lynn Middle Name	Last Name	,	1 (3)	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)			(Giate)			Check if this is an amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		· · · · · · · · · · · · · · · · · · ·	
Did you hav or agree to hav son	neone who is NOT an afforme	to help you fill out bankruptey forms?	·
No			
Yes. Name of Person		Attach <i>Bankrupto</i> Signature (Officia	y Petition Preparer's Notice, Declaration, and I Form 119).
Under penalty of perjury, I decla	re that I have read the summ	ry and schedules filed with this declaration and	that they are true and
Signature of Debtor 1	Anni	Signature of Debtor 2	بْ حَمْدُ
Date / //2016 MM / DD / YYYY		Date	

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Debtor	1 Alan First Name	Eugene Middle Name	Harris Last Name			Case Number (if known)	
]]		e above applies. Go to F that apply above and fill	art 12. In the details below for eac	h business. ¦			ta en
		ore you filed for bankru ors, or other parties.	ptcy, did you give a finan	cial statement	to anyone abo	out your business? Include all financ	ial
]]	No. Yes. Fill in the	details.	Date issued				
Part							
an in	swers are true an connection with a	d correct. I understand		nent, conceali	ng property, or	under penalty of perjury that the robtaining money or property by fra o 20 years, or both.	ud
دِ	Signature of De	J Janus	2	Signature of	Debtor 2	tau	
	Date MM / D	// /2016 D / YYYY		DateO <u>S</u> MM	/ 17 /2016 DD / YYYY		
Dio	d you attach addit	ional pages to <i>Your St</i>	atement of Financial Affai	rs for Individua	als Filing for B	ankruptcy (Official Form 107)?	
. [No]Yes			5 - 5 , 5 (d)			
,Die	d you pay or agree	e to pay someone who	is not an attorney to help	you fill out bar	kruptcy forms	12	
L	No Yes. Name of po	erson			Attach the	Bankruptcy Petition Preparer's Notic Declaration, and Signature (Official	•
			•	- 변화			

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14 13

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right total a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless, you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy dase. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged, friyou want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collegied from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, of Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income for change in State, Federal or Bankruptcy laws before the case

bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal of Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 08 / / / / 2016

X Date & Sign

Jewel Lyan Harris

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alan Eugene Harris and Jewel Lynn Harris / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/1/7/12016

Alan Eugene Harris

X Date & Sign

Dated:(\(\frac{1}{2}\)]/2016

Jewel Lynn Harris

X Date & Sign

B 1D (Official Form 1, Exh.D)(12/08)

Page 1 of

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Alan Eugene Harris

Alan Zagene name

Date 1/1 /2016

Date: 1/2016

Jewel Lynn Harris

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

in re Alan Eugene Harris and Jewel Lynn Harris / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay mondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restriction obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>0 8/ / / /</u>2016

Alan Eugene Harris

X Date & Sign

Dated: 08 / 17 /2016

Jewel Lynn Harris

X Date & Sign

Attorney: Lisa LaShawr Haley

Form B 201A, Notice to Consumer Debtor(s)

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